



State Of New Hampshire
DIVISION OF PERSONNEL
Department of Administrative Services
State House Annex – 25 Capitol Street
Concord, New Hampshire 03301

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From: Sara J. Willingham
Manager of Employee Relations

To: HR Administrators/Payroll Representatives

Re: Life Insurance Benefit

Date: January 6, 2006

The 2005-2007 Collective Bargaining Agreements with the State Employees Association and the NH Troopers Association provide a fully-paid group term life insurance benefit of \$20,000 for each full-time employee, effective January 1, 2006. This benefit has been extended to all full-time State employees and will be administered by Davis & Towle Agency, Inc. in accordance with the process outlined below.

1. The State has agreed to add \$10,000 of life insurance to existing Plans 1-6, so that these plans now offer the following:

	LIFE	AD & D	ADB	PER CHILD
Plan 1	\$20,000	None	None	None
Plan 2	\$20,000	\$20,000	\$2,000	None
Plan 3	\$25,000	None	\$2,000	None
Plan 4	\$25,000	\$25,000	\$2,000	None
Plan 5	\$20,000	\$20,000	\$2,000	\$3,000
Plan 6	\$25,000	\$25,000	\$2,000	\$3,000

The State will pay for the first \$20,000 of life insurance for Plans 1-6 and employees will pay for any additional coverage (if elected by the employee).

2. Employees who are already enrolled in Plans 1-6 will remain enrolled in their current plans with no change in beneficiary. Employees will have an opportunity to change plans and/or beneficiaries if they so desire through a separate process coordinated by Davis & Towle.

3. All full-time employees who are not currently enrolled in the life insurance benefit will be covered by Plan 1 (\$20,000 of life insurance fully-paid by the State), effective January 1, 2006. For the purpose of implementation, beneficiaries will initially be designated as the employee's estate. All employees will have the opportunity to change beneficiaries as part of the enrollment process.
4. Enrollment in Plans 7 - 9 will not change, and all current deductions and beneficiaries will remain as currently designated.
5. The waiting period for the life insurance benefit will now mirror the health benefit plan, and will change from the current waiting period of 6 months of full-time State employment to the 1st of the month following 30 days of full-time State employment.
6. New rates for Plans 1-6 have been calculated and these rates will be distributed to HR/payroll offices by the Bureau of Accounting Services.

Beginning February 1, 2006, Davis & Towle will contact each State department individually for enrollment, changes and questions. New applications are being reprinted to reflect the benefit changes and will be ready for distribution by the beginning of February. The delayed start is a result of new applications and certificates which require approval by the NH Insurance Department before they can be printed.

Please feel free to contact me at 271-3359 or sara.willingham@nh.gov if you have any questions regarding the State life insurance benefit.